

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court
District of New Jersey**

In re **Ralph M. Day, Sr.**

Debtor(s)

Case No. **08-18384**

Chapter **11**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS - AMENDED

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Audrey Nevitsky C/O Kimberly Schubert, Esquire 224 Middle Rd., Suite 4 Hazlet, NJ 07730	Audrey Nevitsky C/O Kimberly Schubert, Esquire 224 Middle Rd., Suite 4 Hazlet, NJ 07730			Unknown
Dell Financial Services Collections/Consumer Bankruptcy 12234 B North I-35 Austin, TX 78753	Dell Financial Services Collections/Consumer Bankruptcy 12234 B North I-35 Austin, TX 78753	Installment contract		6,751.88
Exxon/Mobil P.O. Box 688941 Des Moines, IA 50361	Exxon/Mobil P.O. Box 688941 Des Moines, IA 50361	Credit Card		7,161.08
Farouk Malati C/O Christopher Gargano, Esq 130 Central Avenue Jersey City, NJ 07306	Farouk Malati C/O Christopher Gargano, Esq 130 Central Avenue Jersey City, NJ 07306			Unknown
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257	2008 Ford Ranger		22,268.00 (20,000.00 secured)
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257	2006 F150 Truck		21,948.00 (20,000.00 secured)
Internal Revenue Service 955 South Springfield Springfield, NJ 07081	Internal Revenue Service 955 South Springfield Springfield, NJ 07081	taxes	Disputed	Unknown
K.W. Rastall Oil P.O. Box 71742600 Route 130 North Brunswick, NJ 08902	K.W. Rastall Oil P.O. Box 71742600 Route 130 North Brunswick, NJ 08902	Fuel Purchases for the business		5,669.30
LaToya Young C/O Halsband & Ginsberg, LLP 39 Hudson Street, 4th. Floor Hackensack, NJ 07601	LaToya Young C/O Halsband & Ginsberg, LLP 39 Hudson Street, 4th. Floor Hackensack, NJ 07601			Unknown

B4 (Official Form 4) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor(s)

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS - AMENDED
(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Liberty Mutual Insurance Corporation 399 Campus Drive Somerset, NJ 08873	Liberty Mutual Insurance Corporation 399 Campus Drive Somerset, NJ 08873	Promissory Note		563,774.00
Marguerite Toscano Joan Anselmo C/O Hill Wallack, LLP 202 Carnegie Center, CN 5226 Princeton, NJ 08543	Marguerite Toscano Joan Anselmo C/O Hill Wallack, LLP Princeton, NJ 08543	Loan		250,000.00
Nunzia Mazzoccoli C/O Glen Finkel Sechpisi B. McLaughlin 473 Sylvan Avenue Englewood, NJ 07672	Nunzia Mazzoccoli C/O Glen Finkel Sechpisi B. McLaughlin Englewood, NJ 07672			Unknown
PSEG P.O. Box 490 Cranford, NJ 07016	PSEG P.O. Box 490 Cranford, NJ 07016	Utility Bill		373.00
Salwa Faltas C/O V. Michael Rossi, Esq Brady, Brady & Reilly 377 Kearny Avenue Kearny, NJ 07032	Salwa Faltas C/O V. Michael Rossi, Esq Brady, Brady & Reilly Kearny, NJ 07032			Unknown
Sprint P.O. Box 4181 Carol Stream, IL 60197	Sprint P.O. Box 4181 Carol Stream, IL 60197	Cell Phone Service		7,391.96
State of New Jersey Division of Taxation P.O. Box 077 Trenton, NJ 08625	State of New Jersey Division of Taxation P.O. Box 077 Trenton, NJ 08625	Taxes	Disputed	Unknown
State of New Jersey Department of labor P.O. Box 077 Trenton, NJ 08625	State of New Jersey Department of labor P.O. Box 077 Trenton, NJ 08625	Judgment	Disputed	Unknown
Stevonne Wilson C/O Andrew R. Brosnick, Esq. Serutto & Associates 60 Northfield Avenue West Orange, NJ 07052	Stevonne Wilson C/O Andrew R. Brosnick, Esq. Serutto & Associates West Orange, NJ 07052			Unknown
WH Brownyard Corp. C/O Arthur Nudelman, Esq. Nudelman, Nudelman & Ziering PC 424 Eagle Rock Avenue Roseland, NJ 07068	WH Brownyard Corp. C/O Arthur Nudelman, Esq. Nudelman, Nudelman & Ziering PC Roseland, NJ 07068			Unknown

B4 (Official Form 4) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Debtor(s)

Case No. **08-18384**

LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS - AMENDED
(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Ralph M. Day, Sr.**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **June 1, 2008**

Signature **/s/ Ralph M. Day, Sr.**

Ralph M. Day, Sr.

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court
District of New Jersey

In re **Ralph M. Day, Sr.**,
Debtor

Case No. **08-18384**

Chapter **11**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	8,250,000.00		
B - Personal Property	Yes	4	141,550.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		3,452,504.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		841,121.22	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	3			
I - Current Income of Individual Debtor(s)	Yes	1			25,366.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			23,900.00
Total Number of Sheets of ALL Schedules		21			
Total Assets			8,391,550.00		
Total Liabilities				4,293,625.22	

United States Bankruptcy Court
District of New Jersey

In re **Ralph M. Day, Sr.**,
Debtor

Case No. **08-18384**

Chapter **11**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	25,366.00
Average Expenses (from Schedule J, Line 18)	23,900.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	25,366.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		4,216.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		841,121.22
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		845,337.22

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor

SCHEDULE A - REAL PROPERTY - AMENDED

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
714 Ocean Boulevard, Isle of palms, SC 29451		-	4,200,000.00	1,800,000.00
10 Christie Street, Demarest, New jersey		-	500,000.00	280,000.00
15 Christie Street, Demarest NJ		-	900,000.00	575,000.00
18 Christie Street, Demarest, NJ, 07627		-	900,000.00	152,537.00
200 Avenue L, Newark, NJ 07105		-	800,000.00	250,000.00
107 Overlook Avenue, Dumont, NJ		-	550,000.00	300,000.00
335-339 Blaisdell Rd., Orangeburg, NY 10962		-	400,000.00	0.00

Sub-Total > **8,250,000.00** (Total of this page)Total > **8,250,000.00**

(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		Cash on Hand	-	50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account with Bank of America	J	500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous Household Goods	-	15,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Miscellaneous Clothing	-	5,000.00
7. Furs and jewelry.		Miscellaneous Jewelry	-	5,000.00
8. Firearms and sports, photographic, and other hobby equipment.		one 38 model 380, two 9 mm used for work as a police officer, one 357 magnum	-	2,000.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Whole Life insurance Policy with New England Life	-	0.00
10. Annuities. Itemize and name each issuer.	X			

Sub-Total > **27,550.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401 k with Employer	-	14,000.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		100% interest in Viking Industrial Security, Inc.	-	0.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.		Decor Homes Versus Audrey Nevitsky versus Coldwell Banker Real Estate Services, Inc Anita Gatto individually , Paul G. Gilblin, Jr., Esquire individually Law Offices Giblin & Giblin, Ralph Day, individually	-	0.00
		Ralph Day versus Nunzia Mazzoccoli, as administratrix of Estate of Andrew D'Alessio	-	0.00
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **14,000.00**
(Total of this page)

Sheet 1 of 3 continuation sheets attached
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2006 F150 Truck	J	20,000.00
		2007 Ford Ranger	J	20,000.00
		2007 Ford Ranger	J	14,000.00
		2008 Ford Ranger	J	20,000.00
		2007 Ford Ranger	J	20,000.00
		1987 Isuzu Box Truck	J	1,000.00
		2003 Chevy S-10	J	5,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			

Sub-Total > **100,000.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE B - PERSONAL PROPERTY - AMENDED

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

Sheet **3** of **3** continuation sheets attached
to the Schedule of Personal Property

Sub-Total > **0.00**
(Total of this page)
Total > **141,550.00**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (12/07)

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT - AMENDED

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

- ☒ 11 U.S.C. § 522(b)(2)
☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand			
Cash on Hand	11 U.S.C. § 522(d)(5)	50.00	50.00
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
Checking Account with Bank of America	11 U.S.C. § 522(d)(5)	500.00	500.00
Household Goods and Furnishings			
Miscellaneous Household Goods	11 U.S.C. § 522(d)(3)	10,775.00	15,000.00
Wearing Apparel			
Miscellaneous Clothing	11 U.S.C. § 522(d)(5)	5,000.00	5,000.00
Furs and Jewelry			
Miscellaneous Jewelry	11 U.S.C. § 522(d)(4)	1,350.00	5,000.00
Firearms and Sports, Photographic and Other Hobby Equipment			
one 38 model 380, two 9 mm used for work as a police officer, one 357 magnum	11 U.S.C. § 522(d)(5)	2,000.00	2,000.00
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401 k with Employer	11 U.S.C. § 522(d)(12)	11,000.00	14,000.00
Automobiles, Trucks, Trailers, and Other Vehicles			
2003 Chevy S-10	11 U.S.C. § 522(d)(2)	3,225.00	5,000.00

Total: **33,900.00** **46,550.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			Real Property Mortgage					
Bank of America Attn: Bankruptcy Department 475 Corss Point Parkway Getzville, NY 14068		-	18 Christie Street, Demarest, NJ, 07627					
			Value \$ 900,000.00				152,537.00	0.00
Account No.			Simple fee					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	15 Christie Street, Demarest NJ					
			Value \$ 900,000.00				575,000.00	0.00
Account No.			Real Property Mortgage					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	10 Christie Street, Demarest, New jersey					
			Value \$ 500,000.00				280,000.00	0.00
Account No.			Real Property Mortgage					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	200 Avenue L, Newark, NJ 07105					
			Value \$ 800,000.00				250,000.00	0.00
Subtotal (Total of this page)							1,257,537.00	0.00

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No.			Real Property Mortgage					
Countrywide Home Loans P.O. Box 5170 Simi Valley, CA 93062		-	107 Overlook Avenue, Dumont, NJ					
			Value \$ 550,000.00				300,000.00	0.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2006 F150 Truck					
			Value \$ 20,000.00				21,948.00	1,948.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2007 Ford Ranger					
			Value \$ 20,000.00				19,991.00	0.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2007 Ford Ranger					
			Value \$ 14,000.00				13,073.00	0.00
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2008 Ford Ranger					
			Value \$ 20,000.00				22,268.00	2,268.00
Subtotal (Total of this page)							377,280.00	4,216.00

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D, N A T U R E O F L I E N, A N D D E S C R I P T I O N A N D V A L U E O F P R O P E R T Y S U B J E C T T O L I E N	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M W I T H O U T D E D U C T I N G V A L U E O F C O L L A T E R A L	U N S E C U R E D P O R T I O N, I F A N Y
Account No.			Vehicle Mortgage					
Ford Credit P.O. Box 220564 Pittsburgh, PA 15257		-	2007 Ford Ranger					
			Value \$ 20,000.00				17,687.00	0.00
Account No.			Simple Fee					
The Bank of NY as Trustee for CWHEQ 101 McAlister Lake Drive Easley, SC 29642		-	714 Ocean Boulevard, Isle of palms, SC 29451					
			Value \$ 4,200,000.00				1,800,000.00	0.00
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					
Subtotal (Total of this page)							1,817,687.00	0.00
Total (Report on Summary of Schedules)							3,452,504.00	4,216.00

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS - AMENDED
(Continuation Sheet)

**Taxes and Certain Other Debts
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			taxes					
Internal Revenue Service 955 South Springfield Springfield, NJ 07081		-				X		Unknown
							Unknown	Unknown
Account No.			Taxes					
State of New Jersey Division of Taxation P.O. Box 077 Trenton, NJ 08625		-				X		Unknown
							Unknown	Unknown
Account No.			Judgment					
State of New Jersey Department of labor P.O. Box 077 Trenton, NJ 08625		-				X		Unknown
							Unknown	Unknown
Account No.								
Account No.								

Sheet **1** of **1** continuation sheets attached to
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal
(Total of this page)

Total

(Report on Summary of Schedules)

0.00	0.00
0.00	0.00

B6F (Official Form 6F) (12/07)

In re **Ralph M. Day, Sr.**Case No. **08-18384**

Debtor

AMENDED SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No.							
Audrey Nevitsky C/O Kimberly Schubert, Esquire 224 Middle Rd., Suite 4 Hazlet, NJ 07730		-					Unknown
Account No.			Installment contract				
Dell Financial Services Collections/Consumer Bankruptcy 12234 B North I-35 Austin, TX 78753		-					6,751.88
Account No. 9334			Credit Card				
Exxon/Mobil P.O. Box 688941 Des Moines, IA 50361		-					7,161.08
Account No. 2006-16308							
Farouk Malati C/O Christopher Gargano, Esq 130 Central Avenue Jersey City, NJ 07306		-					Unknown
Subtotal (Total of this page)							13,912.96

2 continuation sheets attached

B6F (Official Form 6F) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3955 N			Fuel Purchases for the business				5,669.30
K.W. Rastall Oil P.O. Box 71742600 Route 130 North Brunswick, NJ 08902		-					
Account No. ESX-L-006179-06							Unknown
LaToya Young C/O Halsband & Ginsberg, LLP 39 Hudson Street, 4th. Floor Hackensack, NJ 07601		-					
Account No.			Promissory Note				563,774.00
Liberty Mutual Insurance Corporation 399 Campus Drive Somerset, NJ 08873		-					
Account No.			Loan				250,000.00
Marguerite Toscano Joan Anselmo C/O Hill Wallack, LLP 202 Carnegie Center, CN 5226 Princeton, NJ 08543		-					
Account No.							Unknown
Nunzia Mazzoccoli C/O Glen Finkel Sechpisi B. McLaughlin 473 Sylvan Avenue Englewood, NJ 07672		-					
Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							819,443.30
Subtotal (Total of this page)							

B6F (Official Form 6F) (12/07) - Cont.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 9768		-	Utility Bill				373.00
PSEG P.O. Box 490 Cranford, NJ 07016							
Account No.		-					Unknown
Salwa Faltas C/O V. Michael Rossi, Esq Brady, Brady & Reilly 377 Kearny Avenue Kearny, NJ 07032							
Account No. 2113		-	Cell Phone Service				7,391.96
Sprint P.O. Box 4181 Carol Stream, IL 60197							
Account No. ESX-L-6179-06		-					Unknown
Stevonne Wilson C/O Andrew R. Brosnick, Esq. Serutto & Associates 60 Northfield Avenue West Orange, NJ 07052							
Account No. ESX-L-007921-07		-					Unknown
WH Brownyard Corp. C/O Arthur Nudelman, Esq. Nudelman, Nudelman & Ziering PC 424 Eagle Rock Avenue Roseland, NJ 07068							
Sheet no. <u>2</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims				Subtotal (Total of this page)			7,764.96
				Total (Report on Summary of Schedules)			841,121.22

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES - AMENDED

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE H - CODEBTORS - AMENDED

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257 2008 Ford Ranger
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Internal Revenue Service 955 South Springfield Springfield, NJ 07081
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	State of New Jersey Division of Taxation P.O. Box 077 Trenton, NJ 08625
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	State of New Jersey Department of Labor P.O. Box 077 Trenton, NJ 08625
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Audrey Nevitsky C/O Kimberly Schubert, Esquire 224 Middle Rd., Suite 4 Hazlet, NJ 07730
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Exxon/Mobile P.O. Box 688941 Des Moines, IA 50361
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Farouk Malati C/O Christopher Gargano, Esq 130 Central Avenue Jersey City, NJ 07306
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	LaToya Young C/O Halsband & Ginsberg, LLP 39 Hudson Street, 4th. Floor Hackensack, NJ 07601
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Liberty Mutual Insurance Corporation 399 Campus Drive Somerset, NJ 08873

In re **Ralph M. Day, Sr.**

Case No. **08-18384**

Debtor

SCHEDULE H - CODEBTORS - AMENDED

(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Marguerite Toscano Joan Anselmo C/O Hill Wallack, LLP 202 Carnegie Center, CN 5226 Princeton, NJ 08543
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Nunzia Mazzoccoli C/O Glen Finkel Sechpisi B. McLaughlin 473 Sylvan Avenue Englewood, NJ 07672
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	PSEG P.O. ox 490 Cranford, NJ 07016
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Salwa Faltas C/O V. Michael Rossi, Esq Brady, Brady & Reilly 377 Kearny Avenue Kearny, NJ 07032
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Sprint P.O. Box 4181 Carol Stream, IL 60197
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	Stevonne Wilson C/O Andrew R. Brosnick, Esq. Serutto & Associates 60 Northfield Avenue West Orange, NJ 07052
Viking Industrial Security Inc 200 Avenue L Newark, NJ 07105	WH Brownyard Corp. C/O Arthur Nudelman, Esq. Nudelman, Nudelman & Ziering PC 424 Eagle Rock Avenue Roseland, NJ 07068
Viking Industrial Security Inc. 200 Avenue L Newark, NJ 07105	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257 2006 F150 Truck
Viking Industrial Security, Inc 200 Avenue L Newark, NJ 07105	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257 2007 Ford Ranger
Viking Industrial Security, Inc 200 Avenue L Newark, NJ 07105	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257 2007 Ford Ranger

In re Ralph M. Day, Sr., Case No. 08-18384
Debtor

SCHEDULE H - CODEBTORS - AMENDED
(Continuation Sheet)

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Viking Industrial Security, Inc 200 Avenue L Newark, NJ 07105	Ford Credit P.O. Box 220564 Pittsburgh, PA 15257 2007 Ford Ranger
Viking Industrial Security, Inc 200 Avenue L Newark, NJ 07105	Dell Financial Services Collections/Consumer Bankruptcy 12234 B North I-35 Austin, TX 78753
Viking Industrial Security, Inc 200 Avenue L Newark, NJ 07105	K.W. Rastall Oil P.O. Box 71742600 Route 130 North Brunswick, NJ 08902

B6I (Official Form 6I) (12/07)

In re Ralph M. Day, Sr.Case No. 08-18384

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) - AMENDED

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Married	RELATIONSHIP(S): None.	AGE(S):
Employment:	DEBTOR	SPOUSE
Occupation		
Name of Employer		
How long employed		
Address of Employer		

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)
2. Estimate monthly overtime

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
b. Insurance
c. Union dues
d. Other (Specify): _____

\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)
8. Income from real property
9. Interest and dividends
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above
11. Social security or government assistance (Specify): _____

\$ <u>4,000.00</u>	\$ <u>N/A</u>
\$ <u>14,866.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

12. Pension or retirement income

13. Other monthly income

(Specify): Budget contribution from sell of property

\$ <u>6,500.00</u>	\$ <u>N/A</u>
\$ <u>0.00</u>	\$ <u>N/A</u>

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>25,366.00</u>	\$ <u>N/A</u>
---------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>25,366.00</u>	\$ <u>N/A</u>
---------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>25,366.00</u>	
---------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

On June 6, 2008 debtor will receive \$100,000.00 from his son as payment for the sale of a property that the debtor helped remodel. This money is used to supplement the debtors budget until he returns to work full-time in October, 2008.

On October 1, 2008 the debtor will be returning to work on the Police force. His income will be \$2500.00 gross per week.

B6J (Official Form 6J) (12/07)

In re Ralph M. Day, Sr.

Debtor(s)

Case No. 08-18384

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)		\$ <u>6,000.00</u>
a. Are real estate taxes included?	Yes <u> </u> No <u>X</u>	
b. Is property insurance included?	Yes <u> </u> No <u>X</u>	
2. Utilities:		
a. Electricity and heating fuel		\$ <u>200.00</u>
b. Water and sewer		\$ <u>25.00</u>
c. Telephone		\$ <u>75.00</u>
d. Other <u>Cable</u>		\$ <u>100.00</u>
3. Home maintenance (repairs and upkeep)		\$ <u>0.00</u>
4. Food		\$ <u>550.00</u>
5. Clothing		\$ <u>75.00</u>
6. Laundry and dry cleaning		\$ <u>75.00</u>
7. Medical and dental expenses		\$ <u>0.00</u>
8. Transportation (not including car payments)		\$ <u>400.00</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ <u>100.00</u>
10. Charitable contributions		\$ <u>0.00</u>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's		\$ <u>0.00</u>
b. Life		\$ <u>0.00</u>
c. Health		\$ <u>0.00</u>
d. Auto		\$ <u>0.00</u>
e. Other <u> </u>		\$ <u>0.00</u>
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) <u> </u>		\$ <u>0.00</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto		\$ <u>0.00</u>
b. Other <u>See Detailed Expense Attachment</u>		\$ <u>16,300.00</u>
14. Alimony, maintenance, and support paid to others		\$ <u>0.00</u>
15. Payments for support of additional dependents not living at your home		\$ <u>0.00</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$ <u>0.00</u>
17. Other <u> </u>		\$ <u>0.00</u>
Other <u> </u>		\$ <u>0.00</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		\$ <u>23,900.00</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		

20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I		\$ <u>25,366.00</u>
b. Average monthly expenses from Line 18 above		\$ <u>23,900.00</u>
c. Monthly net income (a. minus b.)		\$ <u>1,466.00</u>

B6J (Official Form 6J) (12/07)

In re Ralph M. Day, Sr.Case No. 08-18384

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) - AMENDED
Detailed Expense Attachment

Other Installment Payments:

<u>10 Christie Street Mortgage</u>	<u>\$</u>	<u>2,000.00</u>
<u>18 Christie Street Mortgage</u>	<u>\$</u>	<u>1,800.00</u>
<u>107 Overlook Rd. Mortgage</u>	<u>\$</u>	<u>2,500.00</u>
<u>714 Ocean Blvd.Mortgage</u>	<u>\$</u>	<u>10,000.00</u>
<u>Total Other Installment Payments</u>	<u>\$</u>	<u>16,300.00</u>

United States Bankruptcy Court
District of New Jersey

In re **Ralph M. Day, Sr.**
Debtor(s)

Case No. **08-18384**
Chapter **11**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
23 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **June 1, 2008**

Signature **/s/ Ralph M. Day, Sr.**
Ralph M. Day, Sr.
Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
District of New Jersey

In re Ralph M. Day, Sr.

Debtor(s)

Case No. 08-18384

Chapter 11

STATEMENT OF FINANCIAL AFFAIRS - AMENDED

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2. Income other than from employment or operation of business

None

☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Marguerite Toscano and Joan Anselmo versus Ralph M. Day	Civil Action (Collections)	Superior Court of New Jersey	Pending
Nunzia Mazzoccoli, as Administratrix of Estate of Andrew D'Alessio versus Ralph Day	Breach of Contract Action	Superior Court of New Jersey, Docket #C-225-06	Pending
Decor Homes versus Audrey Nevitsky versus Coldwell Banker Real Estate Services, Inc. Anita Gatto, Individually, Paul G. Giblin, Jr, Esq, individually Law Offices Giblin & Giblin, Ralph Day, individually	Breach of Contract	Superior Court of New Jersey, Docket #BER-L- 008561-06	Pending

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Liberty Mutual Insurance Company versus Viking Industrial Security Inc.	Contract	Superior Court of New Jersey Somerset County	Pending
WH Brownyard Corp. versus Viking Industrial Security, Inc		Superior Court of New Jersey Essex County	Pending
Stevonne Wilson versus Viking Industrial Security, Inc		Superior Court of New jersey Essex County	pending
Salwa Faltas versus Viking Industrial Security, Inc.		Superior Court of New Jersey	Pending
Farouk Malati versus Viking Industrial Security, Inc.		Superior Court of New Jersey	pending

None ☐ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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6. Assignments and receiverships

None ☐ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Stuart D. Gavzy 163 East Main Street, Suite B Little Falls, NJ 07424	5/2008	\$10,000.00

10. Other transfers

- None ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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14. Property held for another person

None ☒ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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15. Prior address of debtor

None ☒ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18 . Nature, location and name of business

- None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Viking Industrial Security Inc	0769	200 Avenue L Newark, NJ 07105	Real Estate Development	
Decor Homes, Inc.			Real Estate Development	
Durie Properties, LLC			Real Estate Development	

None ☒ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

**Richard Giasole
Brooklyn, NY**

DATES SERVICES RENDERED

1988-March 2008

None ☒ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None ☒ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None ☒ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY
RECORDS

21. Current Partners, Officers, Directors and Shareholders

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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22 . Former partners, officers, directors and shareholders

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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23 . Withdrawals from a partnership or distributions by a corporation

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER (EIN)
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25. Pension Funds.

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER (EIN)
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DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date June 1, 2008

Signature /s/ Ralph M. Day, Sr.
Ralph M. Day, Sr.
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

**United States Bankruptcy Court
District of New Jersey**

In re **Ralph M. Day, Sr.**

Debtor(s)

Case No. **08-18384**

Chapter **11**

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: **June 1, 2008**

/s/ Ralph M. Day, Sr.

Ralph M. Day, Sr.

Signature of Debtor

April L. Gremillion, Esq
Butler & Hosch, P.A.
107 Westpark Blvd., Suite 130
Columbia, SC 29210

Audrey Nevitsky
C/O Kimberly Schubert, Esquire
224 Middle Rd., Suite 4
Hazlet, NJ 07730

Bank of America
Attn: Bankruptcy Department
475 Corss Point Parkway
Getzville, NY 14068

Countrywide Home Loans
P.O. Box 5170
Simi Valley, CA 93062

Countrywide Home Loans
P.O. Box 5170
Simi Valley, CA 93062

Countrywide Home Loans
P.O. Box 5170
Simi Valley, CA 93062

Countrywide Home Loans
P.O. Box 5170
Simi Valley, CA 93062

Dell Financial Services
Collections/Consumer Bankruptcy
12234 B North I-35
Austin, TX 78753

Exxon/Mobil
P.O. Box 688941
Des Moines, IA 50361

Farouk Malati
C/O Christopher Gargano, Esq
130 Central Avenue
Jersey City, NJ 07306

Ford Credit
P.O. Box 220564
Pittsburgh, PA 15257

Ford Credit
P.O. Box 220564
Pittsburgh, PA 15257

Ford Credit
P.O. Box 220564
Pittsburgh, PA 15257

Ford Credit
P.O. Box 220564
Pittsburgh, PA 15257

Ford Credit
P.O. Box 220564
Pittsburgh, PA 15257

Internal Revenue Service
955 South Springfield
Springfield, NJ 07081

K.W. Rastall Oil
P.O. Box 71742600 Route 130
North Brunswick, NJ 08902

LaToya Young
C/O Halsband & Ginsberg, LLP
39 Hudson Street, 4th. Floor
Hackensack, NJ 07601

Liberty Mutual Insurance Corporation
399 Campus Drive
Somerset, NJ 08873

Marguerite Toscano
Joan Anselmo
C/O Hill Wallack, LLP
202 Carnegie Center, CN 5226
Princeton, NJ 08543

Nunzia Mazzoccoli
C/O Glen Finkel
Sechpisi B. McLaughlin
473 Sylvan Avenue
Englewood, NJ 07672

PSEG
P.O. Box 490
Cranford, NJ 07016

Salwa Faltas
C/O V. Michael Rossi, Esq
Brady, Brady & Reilly
377 Kearny Avenue
Kearny, NJ 07032

Sprint
P.O. Box 4181
Carol Stream, IL 60197

State of New Jersey
Division of Taxation
P.O. Box 077
Trenton, NJ 08625

State of New Jersey
Department of labor
P.O. Box 077
Trenton, NJ 08625

Stevonne Wilson
C/O Andrew R. Brosnick, Esq.
Serutto & Associates
60 Northfield Avenue
West Orange, NJ 07052

The Bank of NY as Trustee for CWHEQ
101 McAlister Lake Drive
Easley, SC 29642

Viking Industrial Security Inc
200 Avenue L
Newark, NJ 07105

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200 Avenue L
Newark, NJ 07105

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Newark, NJ 07105

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WH Brownyard Corp.
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Roseland, NJ 07068

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P.O. Box 1024
Mountainside, NJ 07092

B22B (Official Form 22B) (Chapter 11) (01/08)

In re Ralph M. Day, Sr.

Debtor(s)

Case Number: 08-18384

(If known)

AMENDED CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. CALCULATION OF CURRENT MONTHLY INCOME					
1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. <input type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input checked="" type="checkbox"/> Married, not filing jointly. Complete only column A ("Debtor's Income") for Lines 2-10. c. <input type="checkbox"/> Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10. All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.			Column A	Column B
			Debtor's Income	Spouse's Income	
2	Gross wages, salary, tips, bonuses, overtime, commissions.			\$ 0.00	\$ 0.00
3	Net income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.				
		Debtor	Spouse		
	a.	Gross receipts	\$ 4,000.00	\$ 0.00	
	b.	Ordinary and necessary business expenses	\$ 0.00	\$ 0.00	
	c.	Business income	Subtract Line b from Line a		
			\$ 4,000.00	\$ 0.00	
4	Net Rental and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.				
		Debtor	Spouse		
	a.	Gross receipts	\$ 14,866.00	\$ 0.00	
	b.	Ordinary and necessary operating expenses	\$ 0.00	\$ 0.00	
	c.	Rent and other real property income	Subtract Line b from Line a		
			\$ 14,866.00	\$ 0.00	
5	Interest, dividends, and royalties.			\$ 0.00	\$ 0.00
6	Pension and retirement income.			\$ 0.00	\$ 0.00
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed.			\$ 0.00	\$ 0.00
8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:				
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ 0.00	Spouse \$ 0.00	
			\$ 0.00	\$ 0.00	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.				
		Debtor	Spouse		
	a.	other income	\$ 6,500.00	\$ 0.00	
	b.		\$	\$	
			\$ 6,500.00	\$ 0.00	
10	Subtotal of current monthly income. Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).			\$ 25,366.00	\$ 0.00

11	Total current monthly income. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ 25,366.00
Part II. VERIFICATION		
12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> Date: <u>June 1, 2008</u> Signature: <u>/s/ Ralph M. Day, Sr.</u> Ralph M. Day, Sr. (Debtor)	